116. A method in accordance with claim 30 comprising:

detecting the presence of a signature on the document by the processor;

detecting the presence of a legal amount recognition field o the document and issuing a transaction verification signal after detecting the presence of a signature and a legal amount recognition field.

REMARKS

Applicant hereby elects Species 2, Claims 14, 15, 30, 31 and newly added dependent Claims 103-116 wherein the processor, among other things, compares the CAR and LAR and provides a confidence level which is compared to a threshold to validate the document in a machine where the machine user has also entered an amount relative to the document.

As pointed out on Pages 14-17 of the Amendment of May 6, 2002, the Stinson patent lacks any matching analysis of CAR and LAR amounts with the latter amount often being a handwritten, cursive amount that is difficult to read. The Stinson patent lacks the ability to provide a confidence level between a CAR/LAR, particularly if the LAR is written in cursive. Stinson does not have a password such as a pin number or the like that must be entered as set forth in Claims 14 and 30. Stinson lacks the ability to handle a non-payroll check or money order. Stinson lacks the ability to read a cursive LAR field. Stinson lacks confidence level and threshold for a CAR/LAR comparison as set forth in Claims 14 and 30.

Dependent Claims 15 and 31 add to their respective parent claims 14 and 30, a biometric identifier to a biometric input device coupled to the processor and that the processor evaluates this biometric identifier against stored biometric data relative to the user to further qualify the user who already has inputted the password. Stinson lacks any biometric identifier and stored biometric data much less having such in combination with an inputted password. Thus, Claims 15 and 31 are submitted to be patentable for these additional reasons.

Claims 103 and 110 add to their respective parent Claims 14 and 30, that the document has a magnetic ink character recognition field. The magnetic ink is analyzed to determine that it has magnetic characteristics to distinguish a photocopy that

would not have magnetic ink, and thereafter a transaction verification response assures the processor that magnetic ink is indeed present. Stinson lacks any checking for magnetic ink at the MICR line or elsewhere. Hence, Claim 103 and 110 are submitted to be patentable for these additional reasons.

Dependent Claims 104 and 111 add to their respective parent Claims 14 and 30 a cash dispenser and the dispensing of cash as the monetary transaction. While Stinson may have a cash dispenser, it is not capable of the CAR/LAR matching, password and other features set forth in parent Claims 14 and 30, respectively. Thus, it is submitted that Claims 105 and 111 are patentable.

Dependent Claim 105 and 112 add to their respective parent Claims 14 and 30 that the transactional amount includes a writing of a transactional amount on a card such as smart card or the like. Stinson lacks any device for writing a transactional amount on a smart card or the like. Thus, for this additional reason Claims 105 and 112 are submitted to be patentable.

Claims 106 and 113 add to Claims 14 and 30, respectively, that the input device for inputting the identification password comprises a card receiver for a card.

Claims 107 and 114 add to their respective parent Claims 14 and 30 that the processor is connected to a banking network and that a personal check is involved in the transaction. Stinson has no capability to handle personal checks. Thus, for this additional reason Claims 107 and 114 are patentable over Stinson.

Claims 108 and 115 add to their respective dependent claims a detector for detecting the presence of a signature at a signature line on the document and providing a verification transaction as a result of detection of a signature at the signature line. Stinson lacks any device to detect a signature at a signature line and hence Claims 108 and 115 are patentable for these additional reasons.

Claims 109 and 116 add to their respective dependent claims that processor not only detects the presence of a signature at the signature line but also detects the presence of LAR field and issues a transaction verification if both are detected. Stinson

lacks any detection of signatures and a LAR field as set forth in these claims. Thus, it is submitted that Claims 109 and 116 are patentable for these additional reasons.

In view of the foregoing, it is submitted that the application is in condition for allowance which is respectfully requested.
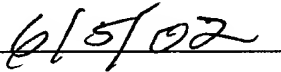
Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

14.   (Twice Amended)   An automated machine for an automated document handling system for dispensing cash to a system user comprising:

[a card receiver for receiving a card having an] an input device for inputting identification password associated therewith for identifying the user as a qualified user;

a document receiver for receiving a document inserted by user into the machine for which [cash is expected to be dispensed] a monetary transaction output is to be provided to the user;

a document scanner for scanning the document;

a processor coupled to the document scanner for generating a document image;

a display device coupled to the processor to display a scanned image from the document to the machine user;

an entering device coupled to the processor for the system user to enter an amount relative to the document;

wherein the processor interprets a courtesy amount recognition field (CAR) and a legal amount recognition field (LAR) on the document image;

wherein the processor compares the CAR relative to the LAR and the amount entered by the system user relative to the LAR and CAR and provides a confidence level, the confidence level being compared to a threshold to validate the document and to cause a [dispensing of cash] a monetary transaction output to the system user; and

a [cash] monetary dispenser coupled to the processor operable after the processor qualifies the user and after the processor validates the document to provide a monetary output [dispense cash] automatically to the system user.

30.   (Twice Amended)   A method for handling documents and for dispensing cash to a user from a machine without a teller, comprising:

inserting [a card having] an identification password [associated therewith] for identifying the user as a qualified user into the machine;

receiving a document inserted by user into the machine in exchange for which [cash] a monetary transaction output is expected to be [dispensed] provided to the system user;

scanning the inserted document;

displaying a scanned image from the document to the machine user;

manually entering by the user into the machine an amount relative to the document;

machine interpreting a courtesy amount recognition field (CAR) and a legal amount recognition field (LAR) from the second document image;

and matching the amount entered by the machine user to the interpreted LAR and CAR amounts;

determining a confidence level;

comparing the confidence level to a threshold to determine if it is sufficient to validate the document and to cause a [dispensing of cash] monetary transaction to be provided to the user; and

[dispensing cash] providing a monetary transaction to the user from the machine after qualifying the user and after validating the document.

103. Apparatus according to claim 14 wherein the processor detects the presence of a magnetic ink character recognition field and issues a transaction verification in response thereto.

104 An apparatus in accordance with claim 14 wherein the monetary output device comprises:

a cash dispenser coupled to the processor operable after the processor qualifies the user and validates the document to dispense cash automatically to the user.

105. An automated machine in accordance with claim 14 wherein the monetary dispenser comprises a card writer for writing the monetary output transaction on the card for use by the user.

106. An apparatus in accordance with claim 14 wherein the input device for inputting an identification password comprises a card receiver for receiving a card having at least a portion of the user's identification password thereon.

107. An apparatus in accordance with claim 14 wherein the document is a personal check; and
 the processor having an electronic connection to a banking network for accessing the user's account with respect to the transaction relative to the check.

108. Apparatus according to claim 14 wherein the processor detects the presence of a signature and provides a transaction verification therefrom.

109. Apparatus according to claim 14 wherein the processor detects the presence of a signature, detects the presence of a legal amount recognition field and issues a transaction verification signal as a result thereof.

110. A method in accordance with claim 30 comprising:
detecting the presence of magnetic ink at a character recognition field and issuing a transaction verification in response thereof.

111. A method in accordance with claim 30 wherein the providing a monetary transaction to the system user comprises a dispensing of cash from a cash dispenser in the machine to the user.

112. A method in accordance with claim 30 wherein the providing of a monetary transaction to the user comprises writing a monetary value on a card for use by the user.

113. A method in accordance with claim 30 wherein the inserting an identification password for identifying the user as a qualified user comprises:

inserting a card having at least a portion of the identification password thereon into the machine to be read by the machine.

114. A method in accordance with claim 30 wherein the document is a personal check; and

accessing the user's account with respect to the transaction relative to the check.

115. A method in accordance with claim 30 comprising:

a detector for detecting the presence of a signature at a signature line on the document; and

the processor providing a transaction verification therefrom.

116. A method in accordance with claim 30 comprising:

detecting the presence of a signature on the document by the processor;

detecting the presence of a legal amount recognition field o the document and issuing a transaction verification signal after detecting the presence of a signature and a legal amount recognition field.